

IC 27-8-14.1

Chapter 14.1. Coverage for Services Related to Morbid Obesity

IC 27-8-14.1-1

"Accident and sickness insurance policy" defined

Sec. 1. (a) As used in this chapter, "accident and sickness insurance policy" means an insurance policy that:

- (1) provides one (1) or more of the types of insurance described in IC 27-1-5-1, classes 1(b) and 2(a); and
- (2) is issued on a group basis.

(b) As used in this chapter, "accident and sickness insurance policy" does not include:

- (1) accident only;
- (2) credit;
- (3) dental;
- (4) vision;
- (5) Medicare supplement;
- (6) long term care; or
- (7) disability income;

insurance.

As added by P.L.78-2000, SEC.2.

IC 27-8-14.1-2

"Health care provider" defined

Sec. 2. As used in this chapter, "health care provider" means a:

- (1) physician licensed under IC 25-22.5; or
- (2) hospital licensed under IC 16-21;

that provides health care services for surgical treatment of morbid obesity.

As added by P.L.78-2000, SEC.2.

IC 27-8-14.1-3

"Morbid obesity" defined

Sec. 3. As used in this chapter, "morbid obesity" means:

- (1) a weight of at least two (2) times the ideal weight for frame, age, height, and gender, as specified in the 1983 Metropolitan Life Insurance tables;
- (2) a body mass index of at least thirty-five (35) kilograms per meter squared, with comorbidity or coexisting medical conditions such as hypertension, cardiopulmonary conditions, sleep apnea, or diabetes; or
- (3) a body mass index of at least forty (40) kilograms per meter squared without comorbidity.

For purposes of this section, body mass index is equal to weight in kilograms divided by height in meters squared.

As added by P.L.78-2000, SEC.2.

IC 27-8-14.1-4

Coverage for nonexperimental, surgical treatment of morbid obesity

Sec. 4. An insurer that issues an accident and sickness insurance policy shall offer coverage for nonexperimental, surgical treatment by a health care provider of morbid obesity:

- (1) that has persisted for at least five (5) years; and
- (2) for which nonsurgical treatment that is supervised by a physician has been unsuccessful for at least eighteen (18) consecutive months.

As added by P.L.78-2000, SEC.2.